# 【請求項21】

複数の貸出先を有する金融機関における貸倒金額の確率分布算出方法であって、 前記複数の貸出先のそれぞれの貸出金額と倒産確率とを入力するための、入力 処理と、

前記入力処理で入力された前記貸出金額と前記倒産確率に基づいて、その特性関数を算出するための、特性関数算出処理と、

前記特性関数算出処理により算出された前記特性関数をフーリエ逆変換をすることにより、確率分布を算出するための、確率分布算出処理と、

前記確率分布算出処理により算出された前記確率分布を出力するための、確率分布出力処理と、

を備えることを特徴とする貸倒金額の確率分布算出方法。

## 【請求項22】

複数の貸出先を有する金融機関における貸倒金額の確率分布を算出するためのプログラムを記録した記録媒体であって、

前記複数の貸出先のそれぞれの貸出金額と倒産確率とを入力するための、入力処理と、

前記入力処理で入力された前記貸出金額と前記倒産確率に基づいて、その特性 関数を算出するための、特性関数算出処理と、

前記特性関数算出処理により算出された前記特性関数をフーリエ逆変換をすることにより、確率分布を算出するための、確率分布算出処理と、

前記確率分布算出処理により算出された前記確率分布を出力するための、確率分布出力処理と、

を備えるプログラムを記録したことを特徴とする記録媒体。

# ABSTRACT OF THE DISCLOSURE

貸倒金額の確率分布算出装置を、貸出先のそれぞれの貸出金額と倒産確率とを入力するための貸出金額・倒産確率入力装置10と、これら貸出金額と倒産確率に基づいてその特性関数を算出するための特性関数算出装置12と、この特性関数をフーリエ逆変換をすることにより確率分布を算出するための確率分布算出装置14と、この算出された確率分布をプリンタにグラフとして出力するための確率分布出力装置16とで、構成する。これによりコンピュータを用いて容易に貸倒金額の確率分布が正確に求めることができるようになる。



### **DECLARATION AND POWER OF ATTORNEY**

As a below named inventor, I HEREBY DECLARE:

THAT my residence, post office address, and citizenship are as stated below next to my name;

THAT I believe I am the original, first, and sole inventor (if only one inventor is named below) or an original, first, and joint inventor (if plural inventors are named below or in an attached Declaration) of the subject matter which is claimed and for which a patent is sought on the invention entitled

# SYSTEM FOR COMPUTING PROBABILITY DISTRIBUTION OF LOAN LOSSES (Attorney Docket No. 072955/0101) the specification of which (check one) is attached hereto. X was filed on March 31, 2000 as United States Application Number or PCT International Application Number and was amended on (if applicable).

THAT I do not know and do not believe that the same invention was ever known or used by others in the United States of America, or was patented or described in any printed publication in any country, before I (we) invented it;

THAT I do not know and do not believe that the same invention was patented or described in any printed publication in any country, or in public use or on sale in the United States of America, for more than one year prior to the filing date of this United States application;

THAT I do not know and do not believe that the same invention was first patented or made the subject of an inventor's certificate that issued in any country foreign to the United States of America before the filing date of this United States application if the foreign application was filed by me (us), or by my (our) legal representatives or assigns, more than twelve months (six months for design patents) prior to the filing date of this United States application;

THAT I have reviewed and understand the contents of the above-identified specification, including the claim(s), as amended by any amendment specifically referred to above;

THAT I believe that the above-identified specification contains a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the invention, and sets forth the best mode contemplated by me of carrying out the invention; and

THAT I acknowledge the duty to disclose to the U.S. Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I HEREBY CLAIM foreign priority benefits under Title 35, United States Code §119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or §365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign application for patent or inventor's certificate or of any PCT international application having a filing date before that of the application on which priority is claimed.